

Analisis penerapan ketentuan pemasaran produk perbankan melalui sarana komunikasi pribadi dan perlindungan hukum nasabah = Analysis of implementation of banking product marketing regulation through personal communication and customer law protection / Christa Natashia

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Abstrak

ABSTRAK

Skripsi ini membahas mengenai regulasi pemasaran produk perbankan melalui sarana komunikasi pribadi dan penerapannya pada Bank X. Hal ini dihubungkan dengan perlindungan hukum nasabah Bank X khusus pada penggunaan data pribadi nasabah dan penggunaan pihak ketiga dalam kegiatan tersebut. Jenis penelitian yang digunakan adalah yuridis normatif dengan metode penelitian kualitatif. Hasil penelitian menunjukkan bahwa regulasi pemasaran produk perbankan melalui sarana komunikasi pribadi telah diterbitkan oleh Bank Indonesia dan dilengkapi oleh Otoritas Jasa Keuangan. Bank X belum menerapkan keseluruhan regulasi tersebut. Nasabah Bank X dilindungi dengan adanya mekanisme persetujuan penggunaan data pribadi nasabah dan perjanjian kerjasama pihak ketiga dalam kegiatan pemasaran produk dan jasa Bank X.

This research focuses on regulation of bank product's marketing through personal communication medium and its implementation on X Bank. It is related to legal protection of X Bank's customers specifically on the usage of personal data and third party's involvement. This research will use normative juridical method and will be elaborated qualitatively. The result of this research shows that the regulations of bank's marketing product through personal communication has been issued by Bank of Indonesia and has been supervised by Financial Service Authority. X Bank has not implemented all of the regulations. X Bank's customers are protected by the agreement of authorized access to customer's personal data and the agreement with the third party's involvement in X Bank's product and service marketing process.